Case 24-13884-pmm Doc 19 Filed 12/13/24 Entered 12/14/24 00:36:41 Desc Imaged Certificate of Notice Page 1 of 6

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 24-13884-pmm Edward L. Spann, IV Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 4
Date Rcvd: Dec 11, 2024 Form ID: 309I Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2024:

Recip ID db	Recipient Name and Address Edward L. Spann, IV, 1610 Juniper Ave, Elkins Park, PA 19027-2523
tr	+ KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1554
14943810	+ Community Capital Wo, 111 S Independence Mall, Philadelphia, PA 19106-2515
14943813	+ Ellison & Dominguez, P.A., 333 S Garland Avenue Floor 13, Orlando, FL 32801-3356
14943815	+ Hladik Onorato & Federman, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14943820	+ Merchant Capital Group, LLC, dba Greenbox Capital, 2200 Biscayne Blvd Suite 200, Miami, FL 33137-5284
14943821	+ Meridian Equipment Finance, LLC, 367 Eagleview Blvd, Exton, PA 19341-1156
14943826	+ New Wave Card/webbank/, 675 Ponce De Leon Ave NE Suite 8500, Atlanta, GA 30308-1884
14943832	PNC Financial, Attn: Bankruptcy 300Fifth Ave, Pittsburgh, PA 15222
14943830	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14943835	Target, c/o Financial & Retail Srvs Mailstop BT, Minneapolis, MN 55440
14943837	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14943840	Wilmington Savings Fund Society, c/o Lima One Capital LLC, 201 E Mcbee Ave Ste 300, Greenville, SC 29601-2884

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Dec 12 2024 00:02:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
smg	Email/Text: megan.harper@phila.gov	Dec 12 2024 00:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 12 2024 00:02:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14943799	Email/Text: Bankruptcy@absoluteresolutions.com	Dec 12 2024 00:02:00	Absolute Resolutions, Attn: Bankruptcy 8000 Norman Center Dr #, Bloomington, MN 55437
14949177	Email/Text: Bankruptcy@absoluteresolutions.com	Dec 12 2024 00:02:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14943800	Email/Text: bncnotifications@pheaa.org	Dec 12 2024 00:02:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14943801	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 12 2024 00:15:47	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14943802	+ Email/Text: jvalencia@amhfcu.org	Dec 12 2024 00:02:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14943803	Email/PDF: bncnotices@becket-lee.com	Dec 12 2024 00:15:10	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14943804	+ EDI: BANKAMER		

Case 24-13884-pmm Doc 19 Filed 12/13/24 Entered 12/14/24 00:36:41 Desc Imaged Certificate of Notice Page 2 of 6

User: admin Page 2 of 4

District/off: 0313-2 Page 2 of 4 Total Noticed: 55 Form ID: 309I Date Rcvd: Dec 11, 2024

4.40.42000		Dec 12 2024 04:56:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14943808	Email/Text: megan.harper@phila.gov	Dec 12 2024 00:02:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14943805	EDI: CITICORP	Dec 12 2024 04:56:00	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
14943806	EDI: CITICORP	Dec 12 2024 04:56:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14943807	EDI: CITICORP	Dec 12 2024 04:56:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14943809	Email/Text: bankruptcy@philapark.org	Dec 12 2024 00:02:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14943811	^ MEBN	Dec 11 2024 23:54:39	Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
14943812	EDI: DISCOVER	Dec 12 2024 04:56:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14943819	EDI: CITICORP	Dec 12 2024 04:56:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14943814	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 12 2024 00:02:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14943816	EDI: IRS.COM	Dec 12 2024 04:56:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14943817	EDI: JEFFERSONCAP.COM	Dec 12 2024 04:56:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, Po Box 7999, Saint Cloud, MN 56302-7999
14957181	EDI: JPMORGANCHASE	Dec 12 2024 04:56:00	JPMorgan Chase Bank, N.A., P.O. Box 15368, Wilmington DE 19850
14943818	EDI: JPMORGANCHASE	Dec 12 2024 04:56:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14957088	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 12 2024 00:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14945604	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2024 00:14:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14943822	Email/Text: EBN@Mohela.com	Dec 12 2024 00:02:00	Mohela, Attn: Bankruptcy 633 Spirit Drive, Chesterfield, MO 63005
14943823	+ EDI: NFCU.COM	Dec 12 2024 04:56:00	NAVY FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14943824	+ EDI: NFCU.COM	Dec 12 2024 04:56:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14957517	+ EDI: NFCU.COM	Dec 12 2024 04:56:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14943825	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 12 2024 00:02:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14943827	Email/Text: fesbank@attorneygeneral.gov	Dec 12 2024 00:02:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14943828	EDI: PENNDEPTREV	Dec 12 2024 04:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14943828	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy

Case 24-13884-pmm Doc 19 Filed 12/13/24 Entered 12/14/24 00:36:41 Desc Imaged Certificate of Notice Page 3 of 6

District/off: 0313-2 User: admin Page 3 of 4
Date Rcvd: Dec 11, 2024 Form ID: 309I Total Noticed: 55

				Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14958995		EDI: PENNDEPTREV	Dec 12 2024 04:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14958995		Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14943829	٨	MEBN	D 11 2024 22 54 22	D 1 : 000
			Dec 11 2024 23:54:32	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14943831		Email/Text: bankruptcy@philapark.org	Dec 12 2024 00:02:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14943833	+	Email/Text: rmcdowell@slgcollect.com	Dec 12 2024 00:02:00	Saldutti Law Group, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1925
14943834	+	Email/Text: synovusbankruptcy@synovus.com	Dec 12 2024 00:02:00	Synovus Bank, Attn: Bankruptcy 1111 Bay Avenue, Columbus, GA 31901-5218
14947662	+	Email/Text: bankruptcy@bbandt.com	Dec 12 2024 00:02:00	Truist Bank, Support Services, PO Box 85092, Richmond, VA 23285-5092
14943836		Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 12 2024 00:02:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14943838		EDI: USBANKARS.COM		
14948133	_	EDI: WFFC2	Dec 12 2024 04:56:00	Us Bk Cacs, Cb Disputes, Saint Louis, MO 63166
			Dec 12 2024 04:56:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, PO Box 1629, Minneapolis, MN 55440-1629
14943839	+	EDI: WFFC2	Dec 12 2024 04:56:00	Wfbna Hl, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14957089	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2024	Signature:	/s/Gustava Winters	

Case 24-13884-pmm Doc 19 Filed 12/13/24 Entered 12/14/24 00:36:41 Desc Imaged Certificate of Notice Page 4 of 6

District/off: 0313-2 User: admin Page 4 of 4
Date Rcvd: Dec 11, 2024 Form ID: 309I Total Noticed: 55

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2024 at the address(es) listed below:

DCIOW.

Name Email Address

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Edward L. Spann IV help@cibiklaw.com,

noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com

m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

ROBERT BRIAN SHEARER

on behalf of Creditor Wells Fargo Bank N.A. rshearer@raslg.com

United States Trustee

USTPRegion 03. PH. ECF@usdoj.gov

TOTAL: 4

Case 24-13884-pmm Doc 19 Filed 12/13/24 Entered 12/14/24 00:36:41 Desc Imaged Certificate of Notice Page 5 of 6

Information to identify the case:				
Debtor 1:	Edward L. Spann IV	Social Security number or ITIN: xxxx-xx-5247		
505.0	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 10/30/24		
Case number:	24-13884-pmm			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Edward L. Spann IV	
2.	All other names used in the last 8 years		
3.	Address	1610 Juniper Ave Elkins Park, PA 19027–2523	
		MICHAEL A. CIBIK	Contact phone 215–735–1060
4.	Debtor's attorney Name and address	Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Email: help@cibiklaw.com
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215-627-1377
	Name and address	Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	900 Market Street Suite 400	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
	this case at this office or online at https://pacer.uscourts.gov .	Philadelphia, PA 19107	Contact phone (215)408–2800
			Date: 12/11/24

For more information, see page 2

Debtor Edward L. Spann IV Case number 24–13884–pmm

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 24, 2025 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until	Passcode 6266025562 For additional meeting info. go to
	the meeting is called.	https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 3/25/25
required filing fee by the following deadlines.	a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/8/25
	Deadline for governmental units to file a proof of claim:	Filing deadline: 4/28/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrending to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. ner they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1360.0 The hearing on confirmation will be held on: 2/6/25 at 9:30 AM, Location: Zoom. For Zoom link, see the currer Court website	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirmation and appear at the confirmation hearing. A copy of the plan, if rethe confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If

Official Form 309I